Claims:

Please cancel all of the claims of record and substitute new claims 16 through 28 as follows:

- 16. A method for devising an option contract so that said contract's value is determined by a methodology that uses an option pricing model, whereby financial leverage can be achieved in a way that is simpler and more costeffective than by using traditional options.
 - 17. The contract of claim 16 that derives its value from any type of real or personal property.
 - 18. The contract of claim 16 that is traded between two parties using the physical location or electronic trading mechanism of a third party.
 - 19. The contract of claim 16 that is used to compensate managers and other employees of a business.
 - 20. The contract of claim 16 that is included as one or more provisions of some other type of contract.
 - 21. The contract of claim 16 that is settled by a payment of cash.
- 22. A method for devising an option contract that is used to compensate a company's managers and employees so that said contract's value is determined by a methodology that uses an option pricing model,
 - whereby financial leverage can be achieved in a way that is simpler and more costeffective than by using traditional incentive stock options.

23. The contract of claim 22 that is settled by a payment of cash.

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- 24. The contract of claim 22 that is structured as one or more provisions in any type of contract.
- 25. The contract of claim 22 that derives its value from any type of real or personal property.
- 26. A method for devising an option contract that is traded on an exchange so that said contract's value is determined by a methodology that uses an option pricing model, whereby financial leverage can be achieved in a way that is simpler and more cost-effective than by using traditional exchange-traded options.
 - 27. The contract of claim 26 that derives its value from any type of real or personal property.
 - 28. The contract of claim 26 that is settled by a payment of cash.

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Conditional Request for Constructive Assistance

Applicant has amended the specification and claims of this application so that they are proper, definite, and define novel structure which is also unobvious. If, for any reason this application is not believed to be in full condition for allowance, applicant respectfully requests the constructive assistance and suggestions of the Examiner pursuant to M.P.E.P. § 707.07(j) in order that the undersigned can place this application in allowable condition as soon as possible.

Respectfully,

Bruce Bradford Thomas 145 Lake Avenue Trumbull, CT 06611 203-445-0830

Certificate of Mailing: I certify that this correspondence, and attachments, if any, will be deposited with the United States Postal Service by First Class Mail, postage prepaid, in an envelope addressed to "Commissioner for Patents, PO Box 1450, Alexandria, VA 22313-1450.

2004 September 20

Bruce Thomas, Applicant